UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In re:

Case No: 10−36731 − DDO

Michael Brian Amdahl
18521 455th AVE
Mabel, MN 55954

Social security/Taxpayer ID/Employer ID/Other Nos.: xxx−xx−3907

Debtor(s)

Chapter 7 Case

DISCHARGE OF DEBTOR(S)

It appears that the debtor(s) are entitled to a discharge,

IT IS ORDERED:

The debtor(s) are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 12/22/10

Dennis D O'Brien
United States Bankruptcy Judge

NOTICE OF ENTRY AND FILING ORDER OR JUDGMENT
Filed and docket entry made on December 22, 2010
Lori Vosejpka Clerk, United States Bankruptcy Court
By: admin Deputy Clerk

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

a. Debts for most taxes;

b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);

c. Debts that are in the nature of alimony, maintenance, or support;

d. Debts for most student loans;

e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;

f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;

g. Some debts which were not properly listed by the debtor;

h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;

i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

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District/off: 0864-3         User: admin              Page 1 of 1              Date Rcvd: Dec 23, 2010
Case: 10-36731               Form ID: 7dsc            Total Noticed: 13

The following entities were noticed by first class mail on Dec 25, 2010.
db           +Michael Brian Amdahl,   18521 455th AVE,   Mabel, MN 55954-1333
smg          +United States Attorney,   600 US Courthouse,   300 S 4th St,   Minneapolis, MN 55415-3070
58956273      BANK OF THE WEST,   PO BOX 727,   OMAHA NE 68101-0727
58956274     +CENTRAL BANK,   PO BOX 225,   STILLWATER MN 55082-0225
58956277     +GIRSTEL STALOCH CHARGO PA,   6681 COUNTY CLUB DRIVE,   GOLDEN VALLEY MN 55427-4601
58956278     +RANDALL NELSON PLC,   3112 BROCKWAY RD,   PO BOX 1020,   WATERLOO IA 50704-1020
58956279     +VERIDIAN CREDIT UNION,   1827 ANSBOROUGH AVE,   WATERLOO IA 50701-3629

The following entities were noticed by electronic transmission on Dec 23, 2010.
tr           +EDI: QCWRIES.COM Dec 23 2010 18:33:00     Charles W. Ries,   Maschka Riedy & Ries PLLP,
               PO Box  7,   Mankato, MN 56002-0007
smg          +EDI: MINNDEPREV.COM Dec 23 2010 18:33:00     Minnesota Department of Revenue,
               Bankruptcy Section,   PO BOX 64447,   St Paul, MN 55164-0447
smg          +E-mail/Text: ustpregion12.mn.ecf@usdoj.gov                          US Trustee,
               1015 US Courthouse,   300 S 4th St,   Minneapolis, MN 55415-3070
58987490     +E-mail/Text: bknotices@bankofthewest.com                          Bank of the West,
               1450 Treat Blvd,   Walnut Creek, CA 94597-7579
58956275      EDI: DISCOVER.COM Dec 23 2010 18:28:00     DISCOVER CARD FINANCIAL,   SERVICES,   PO BOX 30943,
               SALT LAKE CITY UT 84130
58956276      EDI: BANKAMER.COM Dec 23 2010 18:28:00     FIA CARD SERVICES NA,   PO BOX 15137,
               WILMINGTON DE 19850-5137
                                                                                                   TOTAL: 6

           ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
intp*        +BANK OF THE WEST,   1450 TREAT BLVD,   WALNUT CREEK, CA 94597-7579
                                                                                                   TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.
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I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 25, 2010 **Signature:** Joseph Speetjens